

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Denise MacMillan
Debtor

Case No. 16-01300-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: MMchugh
Form ID: 3180W

Page 1 of 1
Total Noticed: 16

Date Rcvd: Jan 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2018.

db +Denise MacMillan, 113 Second Street, Harveys Lake, PA 18618-3146
cr +Fairway Consumer Discount Company, c/o Chariton, Schwager & Malak, 138 South Main Street,
P.O. Box 910, Wilkes Barre, PA 18703-0910
4769223 +Geisinger Medical Center, 100 N Academy Avenue, Danville, PA 17822-0001
4769224 +Gen Muni Authority of Harveys Lake, P O Box 53, Harveys Lake, PA 18618-0053
4788154 +General Municipal Authority, of Harveys Lake, P O Box 53, Harveys Lake, PA 18618-0053
4788155 +Harveys Lake Boro, 4875 Memorial Highway, Harveys Lake, PA 18618-2186
4769225 +Harveys Lake Boro, P O Box 60, Harveys Lake, PA 18618-0060
4788157 +Northeast Revenue Service, LLC, 200 North River Street, Wilkes Barre, PA 18711-1004
4788158 +Rushmore Loan Management Services, LLC, P.O. Box 52708, Irvine, CA 92619-2708
4769227 +Rushmore Loan Services, P O Box 52708, Irvine, CA 92619-2708
4817984 +Wilmington Savings Fund Society, FSB, c/o ShellPoint Mortgage Servicing,
55 Beattie Place, Suite 100, Greenville, SC 29601-2137
4946393 +Wilmington Savings Fund Society, FSB, et al., c/o Shellpoint Mortgage Servicing,
P.O. Box 10826, Greenville, SC 29603-0826

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
4769222 +EDI: BANKAMER.COM Jan 16 2018 18:53:00 Bank of America, 7105 Corporate Drive, PTX B-209,
Plano, TX 75024-4100
4788156 EDI: JEFFERSONCAP.COM Jan 16 2018 18:53:00 Jefferson Capital Systems, LLC,
16 McLeland Road, Saint Cloud, MN 56303
4788159 +EDI: VERIZONWIRE.COM Jan 16 2018 18:53:00 Verizon Wireless, P.O. Box 26055,
Minneapolis, MN 55426-0055
4769229 +E-mail/Text: Bankruptcy@wsfsbank.com Jan 16 2018 18:52:52 Wilmington Savings Fund,
500 Delaware Ave, 11th Floor, Wilmington, DE 19801-7405

TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Shellpoint Mortgage Servicing, P.O. Box 10826
4769226 Jefferson Capital
4769228 Verizon
4788152* +Bank of America, 7105 Corporate Drive, PTX B-209, Plano, TX 75024-4100
4788153* +Geisinger Medical Center, 100 N Academy Avenue, Danville, PA 17822-0001
4788160* +Wilmington Savings Fund, 500 Delaware Ave, 11th Floor, Wilmington, DE 19801-7405
TOTALS: 3, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 18, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
David Schwager on behalf of Creditor General Municipal Authority of the Borough of Harveys
Lake des@csmllawoffices.com, dschwagr@epix.net
James Warmbrodt on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY et al...
bkgroup@kmlawgroup.com
John F Goryl on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY et al...
bkgroup@kmlawgroup.com
Joshua I Goldman on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY et al...
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin M Walsh on behalf of Debtor 1 Denise MacMillan KMWesq@aol.com, law297@aol.com
Thomas I Puleo on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY et al...
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1 **Denise MacMillan**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **5:16-bk-01300-JJT**

Social Security number or ITIN **xxx-xx-2053**
EIN ____-____-____
Social Security number or ITIN ____-____-____
EIN ____-____-____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Denise MacMillan
aka Denise Herbert

By the
court:



January 16, 2018

Honorable John J. Thomas
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.